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Docket No. AUS92001844	<u>US1</u> Serial No. <u>10/022</u>	<u>.165</u> Atty: <u>AJP</u>	
Applicant: BROWN ET AL	-		
X Transmittal Letter	x_	Certificate of Facsimile	·
Amendment		Notice of Appeal	
Amendment AF		Appeal Brief (3 copies)	
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PTO/SB/21 (09-04) Approved for use through 07/31/2006. OMB 0651-0031 U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE effection of information unless it displays a valid OMB control number. Inder the Paperwork Reduction Act of 1995, no persons are required to respond to Application Number 10/022,185 Filing Date TRANSMITTAL 12/17/2001 First Named Inventor **FORM** Michael Wayne Brown Art Unit **Examiner Name** (to be used for all correspondence after initial fitting Attorney Docket Number AUS920010844US1 Total Number of Pages in This Submission **ENCLOSURES** (Check all that apply) After Allowance Communication to TC Fee Transmittal Form Drawing(s) Appeal Communication to Board Licensing-related Papers of Appeals and Interferences Fee Attached Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) Petition Amendment/Reply Petition to Convert to a Proprietary Information. Provisional Application After Final Power of Attorney, Revocation Status Letter Change of Correspondence Address Affidavits/declaration(s). Other Enclosure(s) (please Identify Terminal Disclaimer Extension of Time Request below): Request for Refund Express Abandonment Request CD, Number of CD(s) Information Disclosure Statement Landscape Table on CD Certifled Copy of Priority Remarks Document(s) The Commissioner is authorized to charge payment of any necessary fees or credit any overpayments to deposit account 09-0447 Reply to Missing Parts/ Incomplete Application Reply to Missing Parts under 37 CFR 1.52 or 1.53 SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT Firm Name Amy J. Pattillo Signature Printed name Amy J. Pattillo Reg. No. Date 46.983 18105 **CERTIFICATE OF TRANSMISSION/MAILING** I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mall in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below: Signature Date 6/8/2005 18/05 Amy J. Patillo Typed or printed name

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PATENT 10/022,165

JUN 0 8 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of

Michael Wayne Brown, et al.

Serial No.: 10/022,165 Confirmation Number: 3985

Filed: 12/17/2001

Title: PROVIDING ACCOUNT USAGE

FRAUD PROTECTION

Atty Docket Number: AUS920010844US1

: Before the Examiner:

: Group Art Unit:

: Amy J. Pattillo : P.O. Box 161327 : Austin, Tx 78716

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Applicants note that the enclosed Information Disclosure Statement is filed before the mailing of a first Office Action on the merits, and therefore is filed within the period described in 37 CFR 1.97(b). In the event a fee is required in connection with the enclosed Information Disclosure Statement, the Commissioner of Patents and Trademarks is authorized to charge Deposit Account No. 09-0447 for the necessary amount.

Respectfully submitted,

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Sheet 1

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				DOCUMENTS	1 5 4 11 46
Examiner Cite Initials* No.1	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant	
		Number-Kind Code ^{2 (f known)}			Figures Appear
		^{US-} 5,937,044	08/10/1999	Kim, Hack H.	
		^{US-} 6,826,173	11/30/2004	Kung et al.	
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		FORE	IGN PATENT DOCU	MENTS		
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